

CLAIMS

I claim:

1 1. A method for marketing a low interest rate mortgage,
2 comprising the steps of:

3 offering options for mortgages at a fixed low interest rate
4 for a premium dependent upon a desired principal amount and a
5 desired option term;

6 receiving a mortgage option application from a customer for
7 a customer selected principal amount and a customer selected
8 option term;

9 determining the customer premium for the customer selected
10 principal amount and the customer selected option term;

11 extending an option to the customer for the customer
12 selected principal amount and the customer selected option term
13 for the customer premium;

14 receiving payment of the customer premium; and

15 extending a mortgage at the fixed low interest rate when
16 the customer exercises the option within the customer option
17 term.

1 2. The method for marketing according to claim 1, further
2 comprising the step of pre-qualifying the customer before the
3 customer selected option term begins.

1 3. The method for marketing according to claim 1, further
2 comprising the step of terminating said option when the customer
3 fails to exercise the option before the customer selected option
4 term ends.

1 4. The method for marketing according to claim 1, wherein
2 said option is for a residential property.

1 5. The method for marketing according to claim 1, wherein
2 said option is for a commercial property.

1 6. The method for marketing according to claim 1, wherein
2 said step of determining the customer premium further comprises
3 the step of setting a premium based upon a percentage of the
4 customer desired principal amount.

1 7. The method for marketing according to claim 1, wherein
2 said offering step further comprises the step of publishing a
3 table of the premiums for the fixed low interest rate, the
4 desired principal amounts and the desired option terms.